

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

Apathbandhu Scheme – Accident Insurance Scheme for Below Poverty Line families in Andhra Pradesh – Implementation of the Scheme for the policy year 2011-12 i.e., from 2-10-2011 to 1-10-2012 – Orders – Issued.

REVENUE (DM.1) DEPARTMENT

G.O.Ms.No. 19

Dated:07.09.2011
Read the following:

- (1) G.O.Ms.No.14, Revenue (DM.I) Dept., dated: 14-9-2010
- (2) G.O.Ms.No.17, Revenue (DM.I) Dept., dated: 06.07.2011.
- (3) G.O.Rt.No.1901, Finance (Exp. Revenue) Dept., dated:30.4.2011.
- (4) G.O.Rt.No.3377, Finance (Exp. Revenue) Dept., dated:24.8.2011.
- (5) G.O.Rt.No.3493, Finance (Exp. Revenue) Dept., dated:5.9.2011.
- (6) From The New India Assurance Company Limited, Quotation/
Letter dated: 18-7-2011.
- (7) From The New India Assurance Company Limited, Invoice/Bill
No. ChMS/01/2011, dated: Nil

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ORDER:

In the G.O. 2nd read above, Government have decided and issued orders to continue the Apathbandhu Accident Insurance Scheme for the Below Poverty Line [BPL] families in Andhra Pradesh for a further period of one year from 15-08-2011 to 14-08-2012.

2. In view of administrative reasons, the orders issued in the G.O. 2nd read above not implemented. Government, after careful examination and in partial modification of the orders issued in the G.O. 2nd read above, issued orders to continue the Apathbandhu Accidental Insurance Scheme for the Below Poverty Line [BPL] families in Andhra Pradesh for a further period of one year i.e., from 2-10-2011 to 1-10-2012. The other things are remaining unchanged.

3. In response to the Government advertisement and letters calling for bids, M/s. New India Assurance Company Limited, among others, has submitted their lowest bid vide reference 6th cited.

4. A three member committee constituted vide reference 1st cited have examined the bids of the tenderers and recommended M/s. The New India Assurance Company Limited, which is L1 i.e., the lowest bidder.

P.T.O.

5. The Finance (Exp.REv.) Department, in addition to the annual Budget provision of Rs.20,11,17,000/- issued Budget Release Order (BRO) for Rs.5,87,82,774/-, in relaxation of Treasury Control and Quarterly Regulation Orders pending provision of funds by way of obtaining supplementary during the financial year 2011-12, under Apathbandhu Scheme, to the Commissioner for Disaster Management & E.O. Principal Secretary to Government towards payment to the Insurance Company vide References 3rd, 4th and 5th read above, as detailed below:

Sl.No.	Particulars	Amount (Rs.)
1	First Quarter Provision	5,02,79,000.00
2	Second Quarter Provision	5,02,79,000.00
3	Third & Fourth Quarters Provision	10,05,59,000.00
Total Budget Provision for financial year 2011-12		20,11,17,000.00
4	Add: Additional Funds	5,87,82,774.00
Total amount authorized :		25,98,99,774.00

6. The Government after examining the matter have decided to implement the scheme by paying a premium of Rs.25,98,99,774/- (Rupees Twenty five crores ninety eight lakhs ninety nine thousand seven hundred and seventy four only) to M/s The New India Assurance Company Limited for minimum coverage of 6000 cases with no ceiling cap @ Rs.50,000/- per case.

7. The Government would initially be paying the premium of Rs.25,98,99,774/- for 6000 cases and once the target is nearing completion, on the basis of number of cases expected, additional premium will be paid on pro-rata basis.

8. The **nature of deaths covered under the Scheme shall be as follows:-**

1. Deaths resulting from break down of Law and Order / Riots and acts of the State in the restoration of Law and Order, excluding deaths arising out of faction fights.
2. Deaths of passengers in accident caused or resulting from operation of passenger carrying vehicles owned / hired by APSRTC or deaths caused or resulting from operation of any other vehicles including deaths of pedestrians caused by all such vehicles.
3. Deaths resulting from accident to water borne vessels such as boats etc., while they are plying.
4. Deaths on account of floods, cyclones, storms, thunderbolt inundation, etc.
5. Deaths on account of collapse of buildings / bridges.
6. Deaths on account of fire accidents.

7. Deaths on account of electrocution.
8. Deaths on account of extremist violence.
9. Deaths resulting from attacks / atrocities against S.Cs / S.Ts.
10. Murder and death of women on account of rape, molestation etc.,
11. Deaths on account of earthquakes.
12. The Toddy Tappers, who die due to accidental fall, are covered under "Apathbandhu" scheme as it is an accidental death. If the case is covered under the Excise Department Insurance Scheme, then it will not be considered under Apathbandhu.
13. People, who die due to drowning, also are covered under "Apathbandhu" scheme, as it is an accidental death.
14. Death due to Rabies / Dog bite is also covered under "Apathbandhu" scheme subject to the condition that the dog bite has taken place during the policy period and the death of person has occurred within 12 months of the dog bite and subject to post-mortem report.
15. Death due to snake bite or due to attack by wild animals is also covered under "Apathbandhu" scheme, as these are accidents, subject to post-mortem report or Medical certificate from the Doctor not below the rank of Asst. Civil Surgeon.
- 16. Deaths caused due to Sun Stroke during Heat wave conditions.**
17. Any other accidental deaths, not specifically excluded.

9. The following nature of deaths are not covered under the Scheme:-

1. Self injury, suicide or attempted suicide.
 2. Death while under the influence of alcoholic drinks or drugs.
 3. Engaging in aviation activities other than traveling as passenger (in a duly licensed standard type aircraft) anywhere in the world.
 4. Venereal diseases or insanity.
 5. Death while committing any breach of law with criminal intent.
 6. War and allied perils.
 7. Nuclear Explosion.
 8. Pregnancy, Child birth or consequences thereof.
 9. Service on duty with armed forces.
10. Sanction is hereby accorded for an amount of **Rs.25,98,99,774/-** (Rupees Twenty five crores ninety eight lakhs ninety nine thousand seven hundred and seventy four only) to M/s The New India Assurance Company Limited, towards payment of insurance premium to provide the insurance coverage to the Below Poverty Line families (White Ration Card holders / Anthyodaya / Annapurna Card holders of the State in case of accidental death in the family during the period of one year 2-10-2011 to 1-10-2012.

11. The expenditure accorded in para (10) shall be met in relaxation of Treasury Control Orders and Quarterly Regulation Orders and debited to the following Head of Account:-

- 2235 - Social Security and Welfare
- 60 - Other Social Security and Welfare Programmes
- MH - 200 - Other Programmes
- SH -(20) - Assistance to Below Poverty Line families under
Accidental Insurance Scheme (Apathbandhu)
- 310 - Grants – in – aid
- 312 - Other Grants – in – aid

12. The Assistant Secretary to Govt. & DDO, Revenue (DM.IV-Claims) Dept. shall draw and disburse the amount of Rs.25,98,99,774/- (Rupees Twenty five crores ninety eight lakhs ninety nine thousand seven hundred and seventy four only) to **M/s. The New India Assurance Company Limited** through a cheque on or before 2-10-2011.

13. This order issues with the concurrence of Finance (Exp.Rev) Dept. vide their U.O.No.8523-PFS(FP)/389/A2/Exp.Rev./2011, dt.06.09.2011.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Dr. T.RADHA

Commissioner for Disaster Management &
E.O. Principal Secretary to Government

To

The New India Assurance Company Limited,
All District Collectors in the State
All District Treasury Officers
The Dy. Pay & Accounts Officer, A.P. Secretariat, Hyderabad.
The Pay & Accounts Officer, Hyderabad.
The Accountant General, A.P., Hyderabad.
The Director of Treasuries & Accounts, A.P., Hyderabad.
The Assistant Secretary to Govt. & DDO, Revenue (DM.IV-Claims)) Dept.

Copy to:

The P.S. to Minister (Revenue)
The P.S. to Special C.S. to C.M.
The P.S. to Chief Secretary to Govt.
The P.S. to Prl. Secretary to Govt. Finance (Exp.Rev) Dept.
The P.S. to Prl. Secretary to Govt., Social Welfare Dept.
The Finance (Exp.Revenue) Dept.
The Director of State Audit. A.P., Hyderabad.
The Commissioner of I & PR, A.P., Hyderabad.
The Accounts Officer, Revenue (DM) Dept.
P.S. to CDM & EOPS, Rev (DM) Dept.
SF/SC

// Forwarded by order//

SECTION OFFICER